OF AMERICAN INSURANCE

APRIL, 1959 Vol. 35-No. 4

Coming: Satellite Mail Service

Less Alcohol—Safer Driving

These Youths Killed a Drag Strip

U. S. Schools Move Against Fires

Preview of the Radioisotope Era

Diamonds: Famous Owners—Secret Security

JOURNAL

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OUR COVERS

Lincoln Sesquicentennial

"IT IS INCUMBENT upon us as a nation to provide for the proper observance of the birth of this great man who has continued to be a force in our history. . . ."

So resolved the 85th Congress of the U. S. in providing for this year's observance of the Lincoln Sesquicentennial. And the nation concurs with universal homage.

From birth to evermore, the history of this great man is portrayed on our April covers. His humble cabin birthplace on Nolin Creek near the present site of Hodgenville, Kentucky, is depicted on the front cover alongside the familiar hallmarks of the great man he was to become—his top hat, shawl, spectacles and Bible. Of this book he said, "But for it we could not know right from wrong."

The Lincoln Memorial in Washington where the greatness of the man is enshrined forever is reproduced on the back cover from an etching by Donald Mills, courtesy of International Harvester Export Company. ⊙

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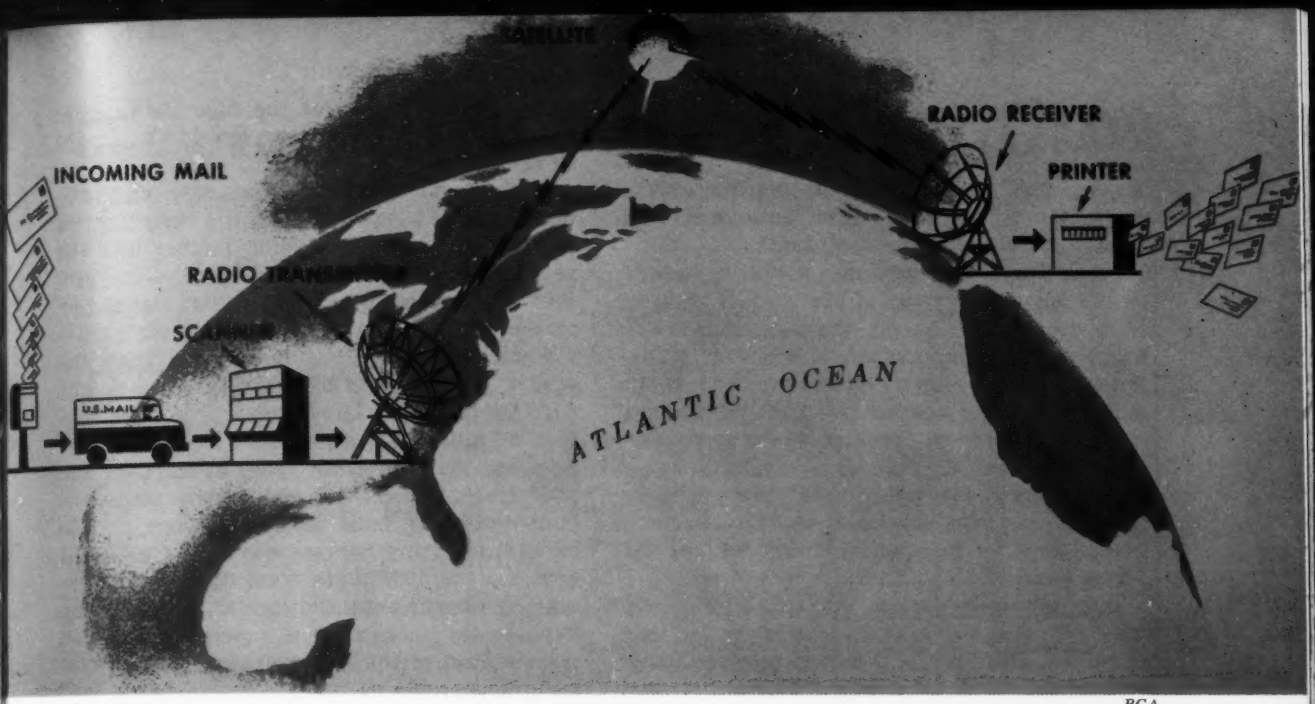


RCA

POST OFFICE "PEGASUS"—

Today's Orbital "Pony Express"

NINETY-NINE YEARS after the April of its first historical run, the famed Pony Express is being reincarnated in a Pegasus-like orbital post office.

Utilizing a special-purpose satellite, RCA engineers have devised a system whereby international mail service, within the next few decades, may be handled by a "space Pegasus" fantastically swifter than the steeds of 1860. Details of the complete system, as outlined by S. Metzger, of the RCA astro electronics department, have been made available to the Journal.

Preliminary studies indicate that such a system is both technically and economically possible. Total mail delivery time would be cut approximately in half, with the cost per letter roughly estimated between 12 and 15 cents.

As shown in the diagram, the orbital counterpart of the Pony Express would use a combination of new high-speed facsimile techniques and a microwave relay link through a satellite repeater fixed in space some 22,000 miles above the mid-Atlantic.

Privacy, protection of valuable contents and safeguarding of equipment are details still to be resolved, suggesting new insurance roles matching the protective measures devised against marauding Indians and other hazards of Pony Express days. Postage alone was worth $5 a letter; the mail pack was mostly important business letters and documents. Forty pony-riders and 400 "gallant" horses were the facilities. Their counterparts in ground and space transmitting techniques for the orbital post office are within the present skills of science.

Letters for transatlantic delivery would be written on special forms similar to those used for V-mail during World War II. These letters could be mailed at local post offices, then routed automatically to the nearest of a group of major post offices designated as sending stations for the system.

There the letters would pass through an electronic system that would scan the copy and translate it into electrical signals in the manner of the flying spot scanners used today in tele-

vision. The signals would be transmitted by conventional microwave film techniques to a ground station near the Atlantic Coast.

From there the message would be passed across the ocean by way of the satellite repeater to a ground station on the other continent. From the receiving station it would be transmitted automatically by microwave relay to the major post office nearest the final destination. The last stage in the process would be conversion of the signals back to letter form, using a high-speed Electrofax electronic printing technique recently developed by RCA. Delivery would then be handled through the regular postal service.

Atop its speed superiority, the orbital post office also would eliminate an estimated 55 tons of transatlantic plane and ship tonnage daily. This estimate is based on latest available figures which show that the U. S. Post Office handles 240 million pieces of first class mail and 188 million pieces of air mail yearly on an international basis. With the orbital system, this weight of mail would be handled only locally, bypassing transatlantic plane and ship.

The orbital system as depicted here would have a total capacity of 600 million letters a year over a two-way circuit operating 95 per cent of the time. This allows for a reasonable margin over the load of 428 million letters in conventional methods at the time the calculations were made. The system could be expanded by adding circuits.

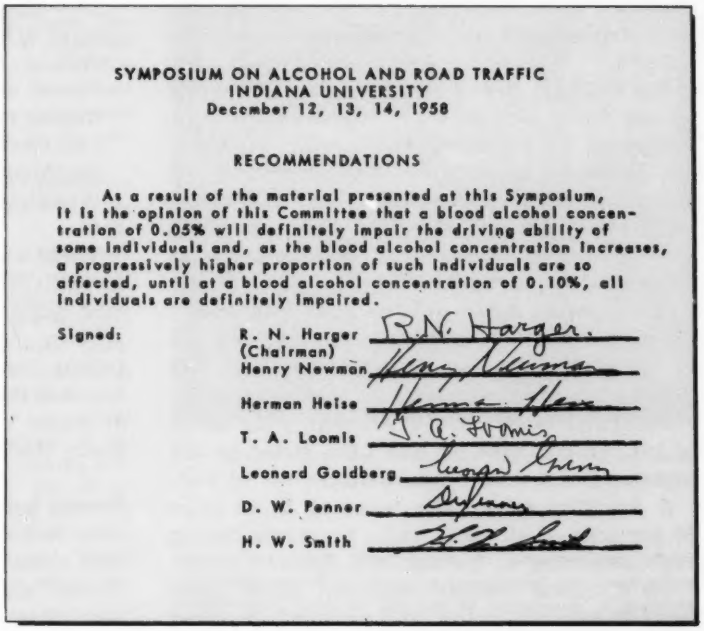
Thus man's communication over vast distances enters a new era, with the Pony Express and all other forms receding farther into the past. Each new technique in its day—the personal messenger, the smoke pillar, signal fire, carrier pigeon, steamship, railway, air mail—was no less miraculous for its era than the orbital post office is for ours. Philonides, the Olympic champion Greek messenger, once covered 60 miles in nine hours. . . . Twenty-five days was the "fantastic" speed of the Overland Mail Stage, first regular mail service across the U. S. continent, from Tipton, Missouri. . . . In its day, the Pony Express was a marvel—eight days for the 1960 miles from St. Joseph, Missouri, to Sacramento, California. But the Pony Express, too, succumbed to superior speed with transmission of the first transcontinental telegram on October 24, 1861.

Befitting for this space-age Pony Express is the tribute paid by Mark Twain to its famed prototype: "Both rider and horse went 'flying light'." Now on this 99th anniversary April, the horse is a Pegasus in space in this orbital mail system. As Twain foretold us in 1872 in his *Roughing It* description of the old Pony Express rider, "So sudden is it all and so like a flash of unreal fancy . . . we might have doubted whether we had seen any actual horse and man at all, maybe." ⊙

Bettman Archive

Building of telegraph lines, authorized by the Pacific Telegraph Act, signalized the end of the colorful Pony Express.

They've "LOWERED THE BOOM" on the DRINKING DRIVER



SYMPOSIUM ON ALCOHOL AND ROAD TRAFFIC
INDIANA UNIVERSITY
December 12, 13, 14, 1958

RECOMMENDATIONS

As a result of the material presented at this Symposium, it is the opinion of this Committee that a blood alcohol concentration of 0.05% will definitely impair the driving ability of some individuals and, as the blood alcohol concentration increases, a progressively higher proportion of such individuals are so affected, until at a blood alcohol concentration of 0.10%, all individuals are definitely impaired.

Signed:

R. N. Harger (Chairman) R.N. Harger.
Henry Newman Henry Newman
Herman Heise Herman Heise
T. A. Loomis T. A. Loomis
Leonard Goldberg Leonard Goldberg
D. W. Penner D. W. Penner
H. W. Smith H. W. Smith

This history-making document, signed by the seven nationally-recognized authorities, settles what many have contended: current tolerances of alcohol in driving are too lenient for our highway safety.

AMONG THE 60 MILLION of our fellow citizens who imbibe is a 63-year-old New Jersey nurse who told a magistrate she could drink a pint of wine, remain perfectly sober and be completely capable of driving a car.

She is dead wrong, and science can prove it. But wrong as she is, the lady has done one thing: She has pointed up the whole problem of the drinking driver as a major menace in today's shocking traffic toll. What are we doing about it? And what additionally can we do to help "sober up" from our national "binge" in which nearly 40,000 Americans are killed each year on our highways, another 2½ million are hurt and $7 billion is lost in economic waste?

Biggest news of the moment for the pint-of-wine lady and other imbibers, as well as for police and traffic officials, is the recommendations on blood alcohol concentrations as drawn up at the recent Indiana University Symposium on Alcohol and Road Traffic. The recommendations, with the signatory authorities, are reproduced elsewhere in this article.

These recommendations are a drastic departure from present standards of controlling the misuse of alcoholic beverages in automobile driving. Maybe it's time, with 60 million or more in our population who are imbibers. Of these, 30 million are habitual drinkers and 3 million are alcoholics. As far back as '55, Americans were spending $8 billion for alcoholic beverages, or about the same outlay as for formal education.

That much booze is making too many good drivers bad and a lot of bad drivers even worse. History does not record whether a drinking driver was involved in the first U. S. traffic fatality in New York City, September, 1899, when a man named H. H. Bliss stepped off a streetcar and was hit by a "horseless carriage." But today, the Traffic Institute of Northwestern University is authority for the statement that the drinking driver is a major contributor to the traffic accident problem. Some authorities even go this far: "Alcohol is the single largest factor in our motor car accident problem."

Even social drinkers don't get off scot-free. In fact, they are a greater menace than com-

monly believed, as their critical judgment is impaired with a fairly low alcohol concentration and they outnumber the obviously intoxicated drivers.

But drinking to any extent reduces the ability of *any* driver. He's got eight strikes against him, according to Northwestern's Traffic Institute: His judgment is impaired. His inhibitions and restraints relax. His reflexes slow. His vision, particularly his side vision, is diminished. His self-confidence increases; he takes chances he otherwise wouldn't take. He is less able to distinguish small differences in light and sound. He loses muscular coordination and timing. He is less able to give attention required for safe driving.

Nevertheless, he can still get behind the wheel of his car and take off down the street or the highway—and with what carnage!

A drinking driver was involved in at least 30 per cent of all fatal traffic accidents during 1957, according to the National Safety Council.

On a typical holiday week-end (1956 Labor Day) 48 per cent of the fatal accidents involved a drinking driver, according to the Council's figures.

More sobering, here are reports based on near 100 per cent reporting backed by chemical tests for intoxication. The reports are cited by Robert F. Borkenstein, chairman, Department of Police Administration, Indiana University, as follows:

The Montana Highway Patrol reports 55 per cent of drivers killed had been drinking significantly.

Grand Rapids, Michigan, reports 60 per cent.

Nassau County, New York, reports 50 per cent.

Delaware State Police report 63 per cent.

Baltimore, Maryland, reports 52 per cent.

Westchester County, New York, reports 46 per cent.

These were dead drink-involved drivers only. In many such accidents other drivers and innocent passengers are killed, too. So, in the total accident picture, alcohol is responsible for appalling thousands of motor car deaths, not to mention the tens of thousands of injuries, many of which are economically more serious than death itself.

Menace Long Recognized but Tough to Curb

Drivers under the influence of alcohol have been recognized as a menace ever since the motor-car appeared as a horse replacement. In fact, there is only one driver condition that specifically requires police officers to take enforcement action against a driver. It is driving under the influence of intoxicating liquor or drugs, which may make the driver behave unwisely and keep him from taking successful evasive action in dangerous situations.

But we still haven't caught up with the drinking driver. Drivers who have been charged with

Alcohol, including the social drink, is censured by authorities as the single largest factor in our motor car accident scandal.

National Safety Council

More State Action Urged

IN ONLY 29 STATES are chemical tests for intoxication admissible into evidence. Only four states have "implied consent" laws for making such a test of suspected drivers, despite the fact that a uniform act embodying such a law has been recommended for all states and has been approved by the American Bar Association and by the Committee on Tests for Intoxication of the National Safety Council.

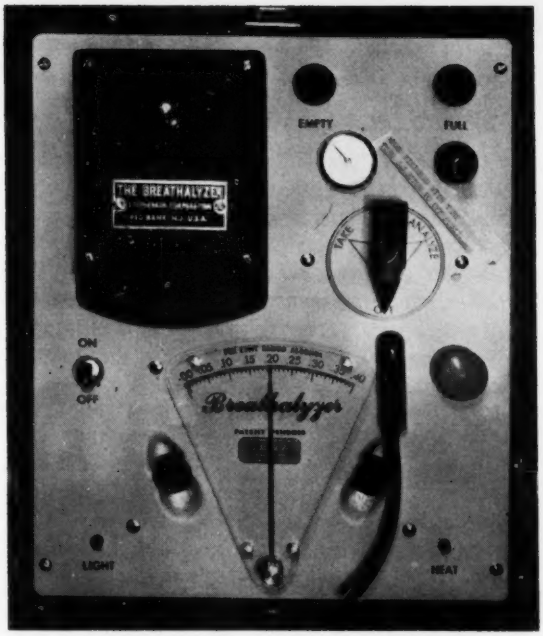
The all-insurance-industry Program for Responsibility on Our Highways (Journal of American Insurance, January '59) recommends:

"Chemical tests for intoxication should be admissible into evidence. If such a provision already exists, it should be strengthened by adopting the Uniform Chemical Test for Intoxication Act drafted by the National Conference of Commissioners on Uniform State Laws.

"The act provides that any person who operates a motor vehicle on the public highways is deemed to have given his consent to a chemical test for the purpose of determining the alcoholic content of his blood. It requires the arrest of a person by an officer having reasonable grounds to believe that the person was in an intoxicated condition while driving upon the highway. The act permits the driver to refuse to submit to a test, but if he does so his license to drive is forfeited. Under the act, the driver refusing to submit to a test is entitled to a hearing and a judicial review."

In addition the Program for Responsibility on Our Highways recommends sanctions on habitual users of alcohol and narcotics.

"Such habitual users, obviously, are unfit motor vehicle operators. State laws should provide that any person convicted three times of drunkenness by the voluntary use of intoxicating liquor and any person convicted three times of the use or possession of narcotics should, if licensed to operate a motor vehicle, be subject to the immediate suspension of the operating privileges by the Commissioner of Motor Vehicles for a period of at least one year from the date of the last conviction."



Breathalyzer equipment, one of seven different tests now recognized for determining if alcohol has affected driving ability.

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this offense hire defense lawyers who can use every possible device to gain acquittal. Police officers not only must prove that the driver had been drinking and was driving, but that no condition other than the effects of alcohol or drugs could have caused the symptoms of intoxication. Special tests — both psycho-physical and blood alcohol—are generally needed.

Blood alcohol tests and their admission into our courts as evidence represented the beginning of a new era in the control of the drinking driver.

But even today, only a little more than half of our states (29) plus the District of Columbia, have chemical test laws which conform substantially with the Uniform Vehicle Code. Furthermore, tolerances permitted under the code are now recognized as too lenient, as witness the action taken at the recent Indiana University Symposium on Alcohol and Road Traffic.

We should, indeed, be farther along than we are after 45 years. For it has been that long since E. M. P. Widmark, professor of medical biochemistry at the University of Lund in Sweden, first proposed a chemical test for determining extent of intoxication.

Twenty of our states (Alaska included) still have no such law. The 29 states, plus the District of Columbia, which have a law are:

Arizona	Kentucky	Oregon
Arkansas	Maine	South Carolina
Colorado	Minnesota	South Dakota
Delaware	Montana	Tennessee
D. C.	Nebraska	Utah
Georgia	Nevada	Virginia
Idaho	New Hampshire	Washington
Illinois	New Jersey	West Virginia
Indiana	New York	Wisconsin
Kansas	North Dakota	Wyoming

These 29 states permit testimony based on

the results of chemical tests of body fluids and breath to be introduced as evidence in court. The law of 28 of these states (Kansas excluded) presumes a person *not* to be intoxicated if the blood-alcohol concentration does not exceed 0.05 per cent. In Kansas the law makes no such presumption.

Current Standards Set Three Alcohol Levels

The complete blood alcohol standards generally recommended for use by the courts are:

1. Less than 0.05 per cent is *prima facie* evidence of not being under the influence.
2. A percentage of 0.15 is *prima facie* evidence of being under the influence insofar as operation of a motor vehicle is concerned.
3. Between 0.05 and 0.15 per cent is corroborative evidence of outward physical symptoms, though no presumption is afforded either way.

Hence the 0.15 per cent line of demarcation has often been advanced as the dividing line between the "drunk" and the "sober."

New Recommendations Tighten Restrictions

Now the seven recognized authorities who signed the recommendations growing out of the Indiana University symposium have gone on record for tightening up the standards.

This documents what many authorities long have maintained, namely: No one is safe when meeting a driver on the highway with 0.05 per cent or higher concentration in his blood. Stated another way, 0.05 per cent alcohol in the blood should be considered as the base level at which a person is "under the influence" for the purpose of driving an automobile.

Roughly, 0.05 per cent represents the accumulation of alcohol corresponding to two ounces of whisky for a 150-pound person. And at 0.15 per cent for a 150-pound person the absorbed alcohol is equivalent to that in six ounces of 100 proof whisky. At this level, the person could get by with more than six ounces of whisky, or its equivalent, because some of the alcohol would be burned and excreted during the absorption process.

Many police members have told doctors that they now make no effort to get an alcohol conviction with a blood alcohol under 0.15 per cent, but switch to reckless driving or some other charge, so deeply ingrained is the tolerance of 0.15 per cent in the thinking of the courts. This would explain the low figures for "under the influence" and the high figures for reckless driving and similar "catch all" charges in many of the official records.

Tests Available but "Consent" Is Lacking

Seven different tests of three general types using either breath, blood, saliva, urine, or spinal fluid are now recognized for measuring the amount of alcohol present in the blood stream. Tests utilizing the suspect's breath are made with instruments such as the Alcometer, Breathalyzer, Intoximeter or Drunkometer.

Purpose of the test, of whatever type, must be explained to the suspect in each case and permission obtained from him to take the required sample. As stated elsewhere, only four states—and they are New York, Kansas, Idaho and Utah—have an "implied consent" law which has been effective in obtaining blood alcohol tests.

Additionally, surprise highway checks, "drunknets," and "speed blocks" have been demonstrated by some states, notably Tennessee, to be effective means of curbing drinking drivers.

Prohibition Even Advanced as One Solution

Many other remedies have been suggested, including a return to national prohibition. But even that would be no guarantee that the drinking driver is going to disappear from our streets and highways. In fact, he and the menace of him are going to get worse until, as one authority said, "Driving under the influence of alcohol becomes a social disgrace, a moral wrong and a criminal offense." ⊙

INSURANCE DOES IT!

Golf, some 70 years old in the U. S., has been sedate and fairly safe. Now that golfmobiles have added new hazards, insurance is paying more claims for accidents on fairway, tee and green.

FROM OUR ANNALS

ABRAHAM LINCOLN — SESQUICENTENNIAL

February 12, 1809 — April 15, 1865

"I don't suppose anybody on earth likes gingerbread better'n I do—and gets less'n I do."

GINGERBREAD and all else that may have been denied Lincoln during his lifetime—the trivial as well as the triumphant—came to him in unending measure in the month of April when he gained peace and immortality as the savior of the Nation. "Now he belongs to the ages," Edwin McMasters Stanton, U. S. secretary of war, said on that April 15 day, 1865.

And for all ages to come, Lincoln considered his countrymen as inheritors of a trust—a trust to make democracy succeed, to purge it of the hypocrisies that deprive it "of its just example in the world." To Lincoln, "universal liberty of mankind" was the "open sesame" to peace on earth and good will among men.

Whence came his greatness? Humbly, Lincoln himself traced it in his farewell address at Springfield, Illinois, where he had been sworn in as a lawyer and where his legal business had included some notable insurance company cases. "To this place, and the kindness of these people, I owe everything."

There, during his first term in the Legislature, Lincoln was notably identified with insurance matters. At that time, every corporation had to have a special law passed to organize. On December 22, 1835, Lincoln voted to pass a bill incorporating the Morgan County Fire Insurance Co., and changed the title to another bill to incorporate the Sangamon Fire Insurance Co.

Lincoln forebears and relatives, one of them with the same Christian name, Abraham, were among the founders of mutual insurance in the U. S. Among mutual companies with a strong Lincoln legacy is the Worcester Mutual Fire Insurance Company, Massachusetts' oldest insurance company, established 1823, and still active.

Abraham Lincoln, a distant relative of the President, was one of the founders of Worcester Mutual, and an uncle of Levi Lincoln, first president of the company. Distinguished son of a distinguished New England Lincoln, Levi had more than 36 years of illustrious public life, serving as lieutenant governor, nine years as governor, associate justice of the state supreme court, member of the U. S. House of Representatives and first mayor of Worcester.

The first policy written by Worcester Mutual in May, 1824, was on a building still standing and still insured by the company.

In early New England and elsewhere, key words in the American heritage have been honesty, integrity, industry, simplicity, compassion and tolerance. These are the fundamental things for which Abraham Lincoln stood and for which the world pays him Sesquicentennial homage as Lincoln, Symbol of the Free Man. ⊙

Levi Lincoln mansion, home of the first president of Worcester Mutual, restored in Old Sturbridge Village, New England sight.

These New Orleans high school students put the emphasis on constructive traffic action.

DOWN WITH DRAG STRIPS

Rus Arnold Photos

"IF THE ENERGIES and enthusiasm generated for speed contests could be put into more useful channels . . . much could be done to build greater respect for traffic laws." R. C. Salisbury, recently retired national president of state safety coordinators, said that.

In New Orleans, they're out to prove Salisbury's contention. A unique Teen Age Traffic Safety Council, organized five years ago by city traffic authorities who "recognized the possibilities for youth in the field," turns its back on hot rodding and drag races.

Open to all teen agers, council membership averages from 60 to 100 youths who organize driver tests and conduct educational programs throughout the school term. Of 50 high schools, 48 were represented in council projects last year.

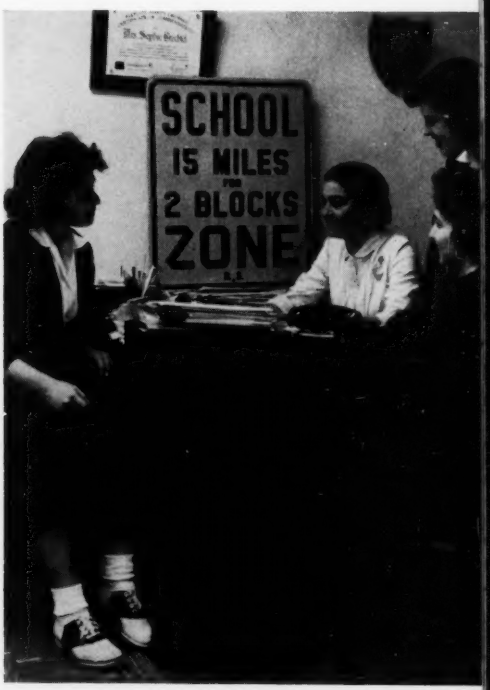
National acclaim for the group came in an invitation for a representative to appear on the program at the National Safety Congress. On the state scene, council members have been elected president and vice president of the Louisiana Youth Safety Council. And at home, police superintendent Provosty A. Dayries summed it up when he pledged support for the group's first city-wide "Teen Age Traffic Safety Week": "This is just what we are looking for," he said, "—active interest on the part of our young people in traffic problems of our city." And, drag strips are out in New Orleans. ⊙

Defeated: one drag strip. New Orleans councilmen, above, weighed city-authorized drag racing, killed plan after teen-age spokesman Judy Brock argued, "Some people have homicidal streaks, but we don't build shooting galleries for them."

Mayor deLesseps Morrison backs Teen Age Traffic Safety Week, *left below*, signs official proclamation for Chairmen Carol Drawe, Elaine Leicher.

Teens get their traffic pointers from experts; *below*, hypothetical accident is analyzed by Lieutenant Gowan Duffy of police, following school assembly.

Council plans are encouraged—and integrated with other programs—by city traffic safety coordinator and teen-age mentor, Sophie B. Brechtel, *center below*.



In New Orleans, It's "Down With Drag Strips"

THESE TEENS ARE ACCENTING ACCIDENT PREVENTION

Public understanding and observance of traffic safety are teen agers' goal; message is put across in many novel ways. Besides writing and producing five weekly radio shows, youths are billed by disk jockeys, appear on news shows, and here make records for Station WDSU.

Teen safety speakers were rare before council formed. In first year, requests for members to talk to civic and business groups rose to more than two a month, have continued to grow.

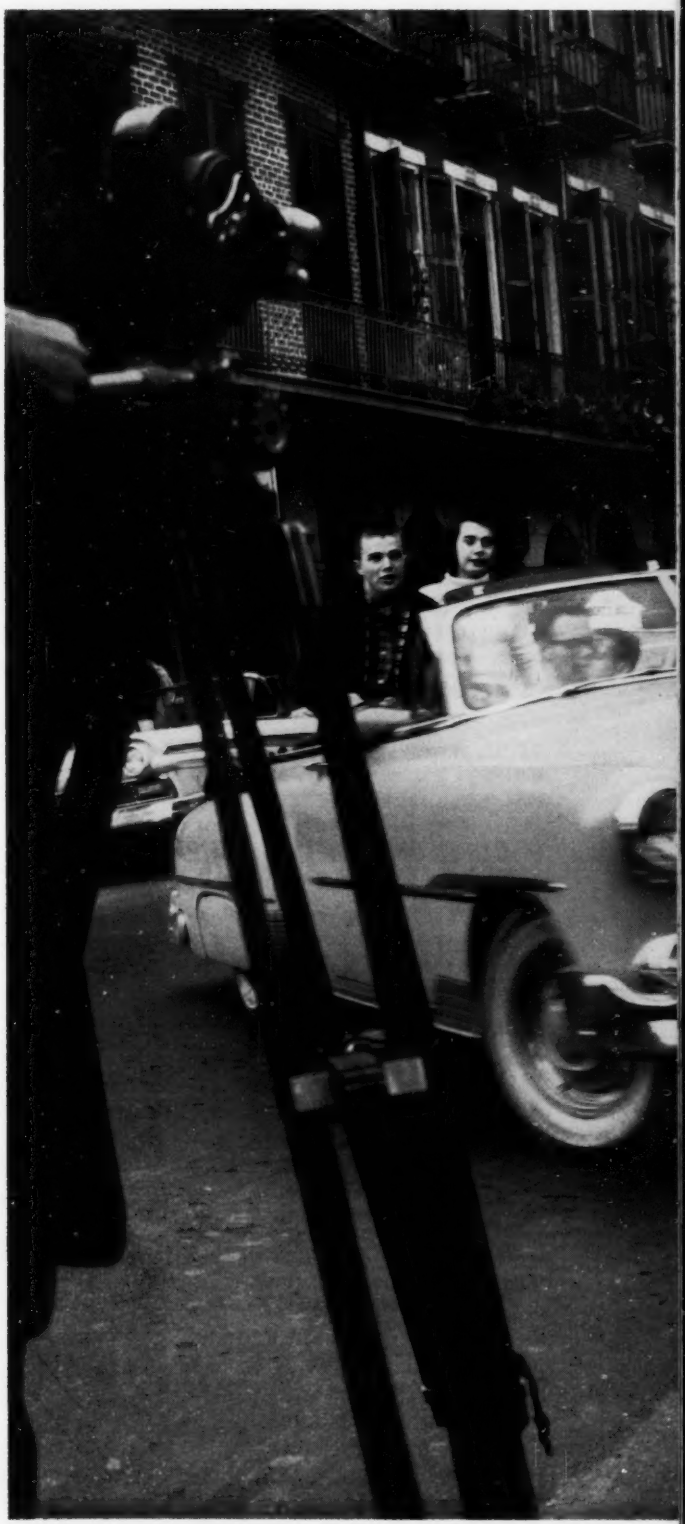
Staged accident was a "stopper"; onlookers got the safety message over loudspeaker during the all-out week climaxing the 1958 program. High school rivalry on these projects is spirited.

Television was added to council activity during first year with half-hour "live" show. The next season, they made seven TV safety films, including one on hazards of holiday driving.

Hazards are photographed to spur corrective action on blind corners, danger spots. Here teens snap leaf-obstructed approach to stop sign; photo will go to city authorities. Note safety man up street.

Safe walking was promoted by answering questions, distributing information about Canal Street's 92 new pedestrian control lights. On other occasions, teens hit jaywalking by handing leaflets to violators.

Traffic antics are de-glamourized in council-produced movies such as "Teen Age Do's and Don'ts for Traffic Safety" which was featured on local TV. This scene's "do": Stay on seat during top-down motoring.



U.S.A., aroused by Chicago lesson, is overhauling its school buildings as never before.

FINALLY:

School tours to local fire departments, stressing fire prevention, have been among many protective safeguards set up across the U. S.

FEWER SCHOOL FIRES

SHOCKERS such as this one—some of them even worse—have been found and fixed in many of the nation's 152,000 schools in the wake of Chicago's December 1, 1958, catastrophic school fire in which 94 died:

> *"An inspection revealed an opening about 3 to 8 inches in diameter in the dome of one of the coal-burning furnaces. A hot fire could have caught on the wood floor above, or gases could have spread through the rooms. The furnace was immediately replaced with a new oil-burning unit . . . The school accommodates 186 children and five teachers."*

This was reported from a small town in Wisconsin in a post-fire survey made by the Journal of American Insurance. Many another of the nation's 18,500 villages, cities and towns found that it had been harboring the makings of its own Chicago-type fire.

Corrective action has been strong and swift clear across the nation. This reassuring news comes in reports made by fire chiefs and other authorities in the Journal survey. Already enough fire safety steps have been taken or promised to assure that the Chicago lesson is not soon to be embalmed in filed and forgotten reports and resolutions.

Anything less than the Chicago tragedy wouldn't have reformed some of the fire-endangered cities and towns. In the little Wisconsin town, for example, the school principal had been asking for a furnace inspection ever since he arrived on the scene several years ago and found no such report in the files. Fire department officials had been asking for such a report. The school board had authorized the trustees to have an inspection made. Almost three weeks after the Chicago fire, discussion at the regular board meeting was about—not the furnace inspection—but fire escapes and the possibility of building a new school.

Finally, during the Christmas holidays, the furnace inspection was made, revealing the firehole on which the 186 children and five teachers literally were sitting.

Guidebook for Safety in Chicago's Report

For all cities and towns, there is a lasting prod in the Chicago fire. This is the list of 21 specific recommendations upon school fire protection and prevention which the expert and conscientious jurors insisted be made a part of their final report.

In Chicago, itself, as was to be expected, action came fast. Monthly fire department inspections were decreed for all schools, and firemen were stationed in those where serious hazards were found. The city council quickly approved ordinances requiring schools of certain types to install sprinkler systems, to link school fire alarm systems directly with that of

the fire department, and to hold monthly fire drills supervised by city firemen. The city's building department is at work drafting code revisions in line with the recommendations of the coroner's jury. The Catholic Archdiocese has set in motion a multi-million dollar program to bring parochial grade and high schools up to standards that include automatic sprinkler system protection.

Likewise, the District of Columbia committee of Congress is expected to act promptly toward stepping up fire safety in Washington schools, as the result of a disturbing report submitted to it by District Fire Marshal Raymond C. Roberts. Among conditions found in Washington inspections prompted by the Chicago fire: 83 schools neither had a telephone nor were close to an alarm box.

In the nation's No. 1 city, 3,661 violations were found when the New York fire department inspected 2,004 schools during the three weeks after the Chicago fire, many more than once. Fire Commissioner Edward F. Cavanagh, Jr. had 38 of them closed. Violations such as improper exits, improper fire protective appliances, lack of lights and signs, and deficient heating plants bulked large in the total. Commissioner Cavanagh's report stressed that continuous inspection must be the job of school authorities rather than of the fire department, and he set down a detailed list of hazards against which they should remain on guard.

On the West Coast, Los Angeles borrowed seven inspectors to assist the five regular inspectors in a redoubled effort to inspect its 1,000 schools and upgrade their fire and panic safety protection. In San Francisco and Oakland reinspection of all schools has been completed. Los Angeles' fire department chief engineer, William L. Miller, holds that conditions there will be satisfactory if full compliance with existing retroactive laws can be achieved, but expects new statewide legislation will be proposed. Los Angeles, like Minneapolis, long has had a large-scale "junior fireman" program. Described in the March Journal, it is well adapted to keep day-to-day pressure on school fire safety.

One note that ran through the reports of cities that won high ranking in the 1958 Fire Prevention Contest of the National Fire Protection Association of Boston, was this: When citywide school inspections were made after the Chicago fire most of the violations found were of the housekeeping type, which can be corrected easily by personnel of the individual school.

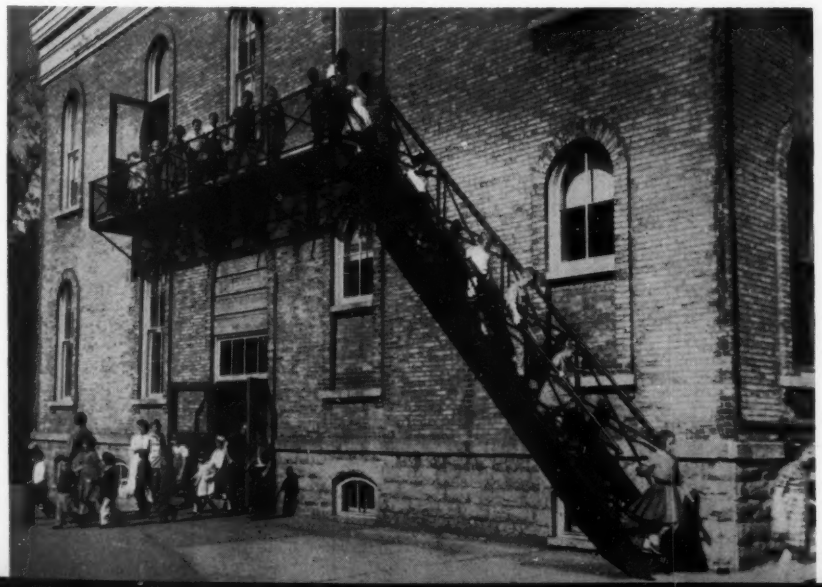
Fully Trained Inspectors Urged for Future

However, the key to adequate inspections by fire departments, school boards, or anyone for that matter, is that the inspector himself be fully trained in all facets of fire prevention, not just in a few housekeeping or fire-extinguisher jobs.

Philadelphia's F. E. Wegner, deputy licenses and inspection commissioner, commenting upon the 2,760 hazards found in the emergency inspections there, said: "While these were mostly housekeeping items and easy to correct, such items often are the most hazardous and can cause the worst fires." Philadelphia was third, nationally, in the contest and second for cities of its size.

Oshkosh, Wisconsin, U. S. winner in the contest and also first for its size, inspects its 27-school system six times a year, was up to inspection standard before the Chicago fire.

Minneapolis, second city, nationally, in the



Exemplary drills in Oshkosh, Wisconsin, schools stress escape from any point—not just from a pupil's own classroom. Law requires 10 drills a year.

contest and first in its population group, rechecked all its schools after the Chicago fire, even though it has a strong continuing inspection program, and found its share of housekeeping violations. Fire Chief R. C. Malmquist noted that more than half of Minneapolis' schools are more than 50 years old; in some of these new stairways now are being sought and in all of them greater stress is being placed upon safe exits.

New Awareness Is Reported from Many Cities

Wide concern generated by the Chicago disaster was reflected in reports from "outpost" cities which won places in the fire prevention contest. Chief George Burns, of Anchorage, Alaska, said the only reason the Chicago story had little effect there is that a strict program already exists. A decade of population growth has made much new school construction necessary in Anchorage, and care is taken that fire safety is built into the new schools.

Fire Chief Carl P. Johnson, Portland, Maine, contest winner in its population group, wrote that his department has made a thorough inspection of every Portland school since the Chicago fire, and provided each principal with a detailed written report on his own school's violations and recommended corrections. The city now is being inspected by the insurance rating association to determine the cost of added fire protection. Special thought is being given to expanding the automatic sprinkler program, upon the theory that this can be amortized within a few years by reductions in insurance rates.

Beneath all of the reports and recommendations for improving school fire safety, however, are several basic problems. One is the difficulty of making new fire safety laws applicable to existing school buildings. Another is the inability of people to learn that a building actually may be unsafe, even though it complies with all legal requirements. A third is public failure to realize that "small" fires can cause tremendous loss of life, and that constant vigilance is needed to keep housekeeping hazards at a minimum.

In his report to Congress, District of Columbia Fire Marshal Raymond C. Roberts said:

"There is one big problem that confronts all officials charged with maintaining adequate laws and regulations insofar as fire safety is concerned, and that is the inability to require existing buildings to comply with the features required by recently enacted codes or regulations. The retroactive application of present regulations to existing structures has always been defeated on the basis of it being unreasonable to require existing buildings to comply with new code requirements." (This happens because much proposed legislation does not grant "reasonable time" to comply. Courts have ruled two years is reasonable.)

"The absurdity of exempting existing structures from compliance with fire safety laws or regulations because they were adopted at a later date was never more tragically demonstrated than by the recent school fire in Chicago."

Half the Schools in U. S. Not Safe Enough

One of the members of the Chicago coroner's jury who was active in writing its report was Dale K. Auck, fire protection director of the Federation of Mutual Fire Insurance Companies.

"In terms of property damage the disaster at Our Lady of the Angels school was not a large fire," he said. "Since it happened, there have been hundreds of fires which resulted in greater financial loss. Yet in that case the coincident existence of several fire-spreading factors, to which not one person in a thousand would pay any attention, resulted in loss of 94 lives. The coroner's jury arrived at an official verdict and a technical report. But I believe that each juror reached in his own mind this unexpressed verdict: 'Given the proper combination of small circumstances, this could happen in half the schools of the United States.'"

But now, judging from the Journal's survey, thousands of schools are vastly safer than they were four months ago. ⊙

INSURANCE DOES IT!

As yet, no hula hooper is reported to have gone into orbit, but there have been "take-offs" of other kinds; insurance has taken care of many a claim on spills and falls resulting from the fad.

Loaned by owners, Norton Simons of Los Angeles, to $13 million show, *Breton Landscape with Swine Herd* contrasts with Gauguin's famous South Seas works.

Art Institute of Chicago

MODERN ART—*Prized at New Highs*

"INSURING MODERN ART is like insuring a toy balloon; sooner or later it must blow up."

That was one expert's opinion just 20 years ago, as cubism, post-impressionism and other modern art forms "with their beginnings in the refuse-bins of Paris," as he put it, made their way to America and began a new era in collecting.

Public taste being as fickle as it is, William Drewes' warning may still prove valid some day in the future. But today modern art is the biggest thing on the market, and its insurance coverage proves it.

A showing of 183 works by French post-impressionist Paul Gauguin (1848-1903) this winter became the most heavily insured exhibition in the history of the Art Institute of Chicago. Its insured value reportedly was more than $13 million, including as much as $325,000 for a single painting. The exhibition will open at New York's Metropolitan Museum on April 23.

Shows of Van Gogh, Cezanne and Seurat, other leading post-impressionists, would be insured just as heavily against fire, theft and vandalism, Chicago Art Institute officials said, because of their increasingly high values, now often running higher than the "old masters."

It may be, as Drewes asserted, that modern art is all "insane art," originated by "misfits in decent society" and "spreading its tentacles to America, where the imbeciles of our educated classes . . . played upon through their cupidity, vanity and lack of social solidarity, give the movement an apparent foundation."

Nevertheless, the list of lenders in the Gauguin exhibition looks more like a "Who's Who" than a roster of imbeciles. Private collectors represented include such names as Whitney, Harriman, Goodyear, Rockefeller, Paley, Guggenheim, Cowles and McCormick.

If modern art is a toy balloon, it's a gilt-edged one by any standard. ⊙

Presenting:

THE INSURANCE INDUSTRY

(Second in a series)

FROM THE SATELLITE of the present to the schooner of the past, the insurance industry has been on the scene wherever the world's business and social structures were evolving.

Time and space have had a hand in insurance developments; some forms are typically American—burglary insurance, for one example—while others trace back to the ancient Romans. But no month is short of historic insurance dates. April recalls, among others, the birth of today's mutual life insurance, with the chartering in 1842 of the first mutual society.

Assuring versatile protection for the entire economy has made 20th century insurance an intricate business. Its companies embody varying concepts in providing the same essential service. The kind of insurance a company writes—fire, marine, casualty, etc.—doesn't pinpoint its business structure; it may be a stock, mutual, reciprocal or Lloyd's type organization. A firm may offer its policies directly through the mail, through employee or independent agents or use a combination of methods.

The industry's variety assures one thing: there is a company and a policy for almost any conceivable risk in today's complex world. ⊙

A VERSATILE INDUSTRY

NUMBER OF COMPANIES

2672

1363

Traditionally, insurance has been broadly divided into two areas; life, and property-casualty coverages. Accident and health protection, written by both casualty and life companies ($3 billion of '57 life premiums were for A&H), is also sold by special firms. Trend today is toward multiple-line operations, with industry divisions beginning to overlap.

FLEXIBLE IN ORGANIZATION

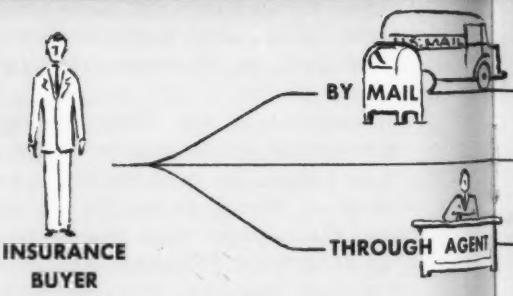
NUMBER OF COMPANIES

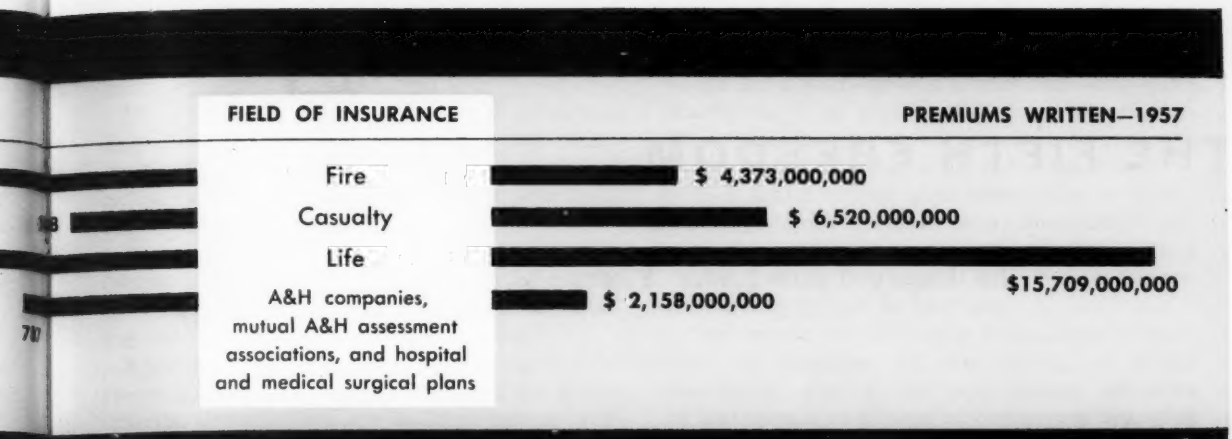
1192

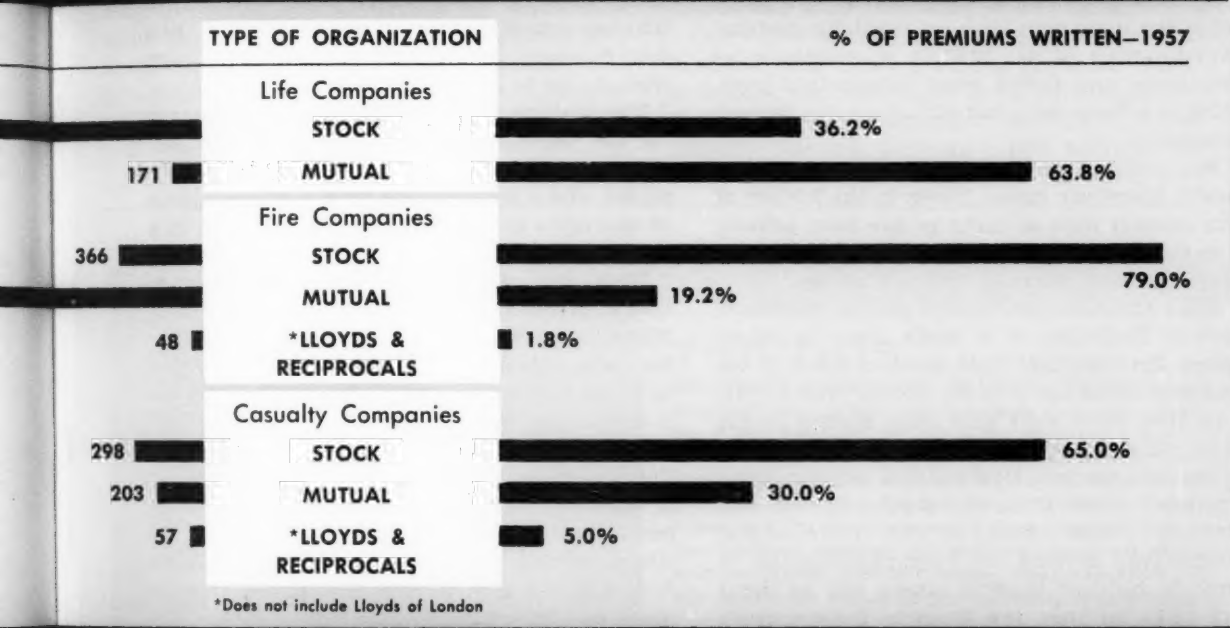
2258

The dynamic growth of insurance has produced several types of companies, which vary in purpose. Comparing the two most popular types, stock companies are enterprises formed to make a profit for the organizers, while mutual insurance firms are organized to prevent losses and provide protection at cost.

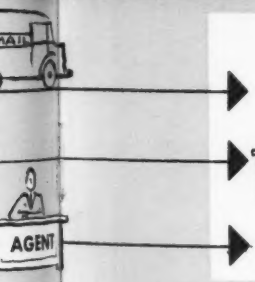
COMPETITIVE MARKETING







*Does not include Lloyds of London



In recent years, the industry's constant search for more efficient methods of marketing has brought forth a variety of competitive systems. Modern-day variations of the "agency company" and "direct writer" have developed as firms find new ways to meet insurance-seekers' needs.

THE FIFTH FREEDOM . . .

To Enjoy Your Later Years

By EVELYN HART

OLD AGE is not an achievement of the privileged few these days. It is an inevitable destination for most of us. BUT, it is something we can enjoy and derive great satisfaction from. HOW it affects us is something *we* can largely determine.

But perhaps you think nobody cares. Practically *everybody* cares. Never in the history of this country have so many people been actively engaged in projects designed to make our later years pleasant, peaceful and productive.

Many educators now realize that an important part of their job is to make clear to young people that the best time to solve most of the problems of old age is in the middle years of life.

In 1900, there were only three million people 65 or older. Today, there are 15 million people in that age bracket. How you fare as you become a member of this group will depend on your own attitude toward aging, on the interests and hobbies you develop, on your participation in projects designed to serve others, and on plans you make for your own financial independence and preservation of your own health.

If you are sensible and practical along the way, if you have regular physical check-ups, if you take just ordinary precautions, if you maintain a lively interest in the world about you . . . you can be hale and hearty at 80.

Malnutrition is a major problem for many senior citizens. Older people living on curtailed budgets almost always cut corners first on their food expenses. This is the very last budget item that should be reduced.

The Visiting Nurse Association is the answer for the senior citizen who falls ill and cannot afford to go into a hospital, as well as for the person who is recuperating from a serious illness or operation and cannot afford a long stay in a hospital.

More and more people are subscribing to special plans for financing hospital care. Again, planning becomes important—because eligibility for such insurance at present is often limited to persons under 65, unless they contracted for it before that age.

In 1958, the Social Security Act was amended. Today, nine out of 10 Americans look forward to receiving social security benefits in retirement, with monthly payments up to $127 for single persons and $190.50 for retired couples. A beneficiary also is now allowed to earn as much as $1,200 annually.

There is, though, still a substantial gap between social security benefits and the cost of maintaining a modest but adequate standard of living. A large section of that gap will be filled ultimately for the 12 million workers who currently are participants in our fast-growing employer-employe pension plans.

The problem of automatic retirement is being given considerable study today because we humans just don't wear out at precisely the same time. In some areas, retired workers are benefitting from the counseling services provided by both public and private employment agencies. They are attending adult education courses

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A CONDENSATION, by special arrangement with the publishers, of an informative Public Affairs Pamphlet on a timely and moving subject. Newly released, *The Fifth Freedom* may be obtained from the Public Affairs Committee, Inc., 22 East 38th Street, New York 16, New York, 25c per copy.

to be re-trained for available jobs, and demonstrating that continued employment, worked out carefully and sensibly, may be a boon to the health of senior citizens.

Developing a hobby that you find intriguing and challenging will help you let off steam during the "pressure" years, and is a kind of gilt-edged insurance against isolation, loneliness and boredom.

Day centers and Golden Age Clubs, offering companionship and activities for older people, are springing up in nearly every metropolitan area and in many small communities.

Adult education administrators are giving increasing thought to courses designed for senior citizens. Communities are building public playgrounds with facilities for the elderly as well as for the young. Public libraries are beginning to provide special services for senior citizens. And a number of welfare agencies that maintain summer camps for youngsters have pioneered—with remarkable success—in sending golden-agers to camp!

If you are living where winters tend to be rugged, you may find that, as you approach age 65, the prospect of living in a warm climate seems alluring. But, wait. Plan it sensibly. Go south for a year—give it a trial run—but leave something to go back to if it doesn't work out. The same caution is suggested if you should decide to enter a home for older persons.

As a senior citizen, your acceptance or rejection by family, friends and community will depend, in large measure, on two factors. Show an interest in the present and future; accept people and things as they are.

The second major factor influencing acceptance or rejection of the elderly is public education. During the past decade, attitudes of individuals, of groups, of communities toward the aging have undergone marked change. One example among many is the acceleration of community action in behalf of the aging.

Our whole concept of aging is changing, and long-standing taboos are being discarded. More and more, the later years are a culmination, a time of relaxed enjoyment, of fulfillment. When properly planned, they are a rich harvest. ⊙

Mackinac Bridge Authority

TOP THIS . . .

MICHIGAN'S MAGNIFICENT MACKINAC BRIDGE posed an unbelievably difficult and hazardous engineering feat. But it was built with not one injury requiring a worker to leave his job occurring among 300 men who in three years spent 250,000 hours putting up the approaches, piers and decks. The Johnson-Greene Company, of Ann Arbor, and the Louis Garavaglia Contractors, of Centerline, Michigan, together with the safety engineers of the Michigan Mutual Liability Company, were responsible for this remarkable marvel in positive safety programming.

Industry saves $60 million yearly by using radio tracers, largely to cut waste, produce longer-lasting parts. Here, by Geiger counter, the wear-off of an auto distributor point, test run, is measured.

BILLION-DOLLAR BY-PRODUCT

Radioisotopes in industry, medicine and agriculture will bring annual savings of $5 billion within the next few years.

By Charles A. Perry

RECENTLY THE WHITE HOUSE announced a revolutionary atomic generator to power instruments in space satellites. In the 5-pound atomic battery, called SNAP III, radiation emitted by a radioisotope is converted directly into electricity by means of thermocouples. Loaded with radioactive Polonium 210 it will deliver 3 to 5 watts for a period of months—equal to the output of 1450 pounds of the best conventional batteries available.

That is a neat example of radioisotopes at work. These versatile by-products of the atomic age can be used to diagnose thyroid disease, X-ray a battleship or retard spoilage in potatoes. They are being used by about 4,500 U. S. firms, organizations and individuals in industry, medicine and agriculture. American industry is saving about $500 million annually through the use of radioisotopes, according to the Atomic Energy Commission, and annual savings are expected to grow to $5 billion each year by the early 1960's.

Radioisotopes, like atomic power, are not without hazards—some real, some imaginary. This is illustrated by an incident which occurred in March, 1957, in Houston, Texas. During the processing of radioisotopes for industrial use, tiny radioactive particles got loose in a room in which two men were working. Without their knowledge the two men tracked the radioactive material to their homes and to the homes of neighbors. No one was badly injured and the radioactive material was detected and cleaned up, but the men and their families were ostracized by their neighbors. They were treated like lepers because their neighbors thought, however incorrectly, that they were "radioactive".

More than 900 radioisotopes (unstable forms of the elements which give off radiation) have been identified. Most of these do not exist in nature, but have been made artificially in atomic reactors. They vary in the penetrating power of the radiation they emit (some radiation can be stopped by a thin sheet of paper, other radiation requires thick sections of lead or concrete to stop it); the rate of radioactive decay (some radioisotopes lose their radioactivity in millionths of a second, others in billions of years); and in the amount of radia-

(Second of two atomic power articles especially written for the Journal. See also A '59 LOOK AT NUCLEAR POWER, Charles A. Perry, March, 1959.)

tion given off. These characteristics and their varying chemical properties explain the versatility of the radioisotope—delicate enough to detect flaws in the human heart, powerful enough to detect flaws in a multi-ton steel casting.

Most radioisotopes are produced by irradiating non-radioactive forms of the elements in an atomic reactor. A vast untapped source is radioactive waste material, by-product of atomic reactor operations, now lying idle in underground storage tanks. Many technical problems remain unsolved, but the first plant designed to separate valuable radioisotopes from the waste material has gone into operation at AEC's Oak Ridge (Tennessee) National Laboratory.

Medical Uses of Radioisotopes Widespread

Radioisotopes are used in the treatment or diagnosis of an estimated one million medical patients yearly. Synthesized into drugs, proteins, vitamins or minerals, the radioisotopes are introduced into the body and, as they move through complex body processes, are traced by sensitive radiation-detection equipment placed outside of the body. As tracers, radioisotopes are successfully used in the diagnosis of thyroid disease, measurement of blood and plasma volume, determination of heart output and circulation time, study of the rate of production and average life of red blood cells, diagnosis of pernicious anemia, localization of brain tumors and many other diagnostic and research applications not possible with conventional diagnostic techniques.

Radioactive materials are introduced into the body for treatment of tumors, and cancerous and diseased tissue. Radiation has long been used to kill or retard the spread of diseased tissue by using external sources of radiation such as X-ray or radium or by exposing internal areas to radiation by surgical means. Now radioactive materials, selected for the treatment of specific organs, are used to treat difficult-to-reach organs by injection into the body either orally or by syringe. Well known is the "atomic cocktail," radio-iodine, used in the treatment of thyroid disease.

Radioactive Cobalt 60 is used as an external source of highly penetrating radiation to treat cancer and malignant tumors. The radiation is focused at the point of treatment with a minimum of exposure of the skin and non-diseased tissue. The cure rate is about the same as the X-ray, but the skin-sparing characteristic of cobalt radiation makes it more tolerable for the patient. Furthermore, radioisotopes are immensely cheaper than radium and less costly than X-ray equipment. An amount of Cobalt 60 equivalent in radiation intensity to $20,000 worth of radium can be purchased for $100. There are about 200 Cobalt 60 teletherapy units in use in the U. S.

Fourteen hundred (1400) industrial licensees in 46 states are now using radioisotopes, including about half of the 500 largest firms in the country. Industry uses radioisotopes to trace chemical processes, measure thickness of materials, detect flaws in castings and welds, and to produce chemical and physical changes.

Radio-tracers, observed by sensitive radiation detection equipment, are used to follow the complicated course of individual batches in physical transfer or chemical process. Atomic tags can be placed on metal particles worn from a piston ring, on the boundary between two types of petroleum products in a cross-country pipeline, on water escaping from an underground pipeline or on the movements of catalysts in a petroleum cracker, to mention a few of the hundreds of practical applications. For an example of how tracers work, piston rings to be used in wear studies are made radioactive. Wear is measured while the engine is running by sampling, with a radiation instrument, the presence of radioactive metal particles in the lubricating oil. Particles weighing as little as one one-hundred thousandth of an ounce can be detected in this way. All tracers have the common features of detection at extreme dilution, lack of radiation-induced chemical, physical or biological effects, and avoidance of radiation hazards to the public. Radio-tracers save industry an estimated $60 million yearly, largely by cutting waste.

Radiation Gauges Saving Industry Millions

The principal industrial use of radioisotopes is in thickness gauges. Radiation penetrating a material of given density varies as the thickness of the material. Place a radiation source above the material and a radiation counter below and you have a thickness gauge. Thousands of radiation thickness gauges are used routinely to produce more uniform sheets of paper, aluminum, copper, tinplate, plastics, rubber, glass and numerous other products. This method of gauging is continuous and does not involve contact with the material measured. Hence it is espe-

cially useful on rapidly moving, hot, sticky or easily marred materials.

Density of materials can be measured as well as thickness. More than three thousand density gauges are in use to measure and control cigarette firmness. Sub-soil moisture and density and the amount of silt in streams and lakes can be quickly and accurately measured with radiation gauges. Savings resulting from the use of radiation thickness and density gauges have been estimated at $150 million yearly.

Non-destructive testing of castings, welds, etc. by radiography, through the use of powerful radioisotopic sources of radiation in lieu of X-ray equipment, is now used widely and routinely. Advantages are low cost, excellent portability and flexibility. More than 500 U. S. firms now employ radioisotopes in radiography at annual savings of $65 million.

Use of high-level radiation to produce desirable chemical and physical changes in materials is the least exploited mode of application at present, but may have the greatest growth potential. Uses include polymerization of plastics, petroleum cracking and vulcanization of rubber, for the most part still in the experimental stage. Since high-level radiation destroys bacteria, important potential uses include preservation of food, de-infestation of grain and sterilization of drugs and surgical supplies. Several hundred thousand curies of Cobalt 60 (equal in radioactivity to several hundred pounds of radium) are being used in more than one hundred irradiators in the U. S. to alter materials.

In the oil industry, radioisotopes are used to log drill holes showing fractures, leaks, stoppages, and locating lost circulation. Annual savings in operating costs and the value of lost production recovered as a result of these techniques have been estimated to be as high as $200 million.

In agricultural research, scientists using this unique tool are improving the application of fertilizers, creating new varieties of crop plants, improving breeds of livestock, studying the effects and efficiency of insecticides and weed killers and adding significantly to our understanding of plant growth.

In basic biological research, and in many other fields of physical and chemical science, the use of radioisotopes is adding materially to man's knowledge of his environment.

The Oak Ridge National Laboratory of the AEC, the principal supplier of radioisotopes in the U. S., has made more than 120,000 radioisotope shipments containing about 650,000 curies since the first shipment in 1946 and now makes about 14,000 shipments a year, most of them in bulk. There are about 150 U. S. firms repacking radioisotopes in smaller lots in forms designed for small users. Commercial firms now make about 50,000 shipments a year.

With less than 1 per cent of the industrial firms in the U. S. now using radioisotopes, there is a large potential market for application already proved. AEC has estimated that 8 per cent to 10 per cent of U. S. industrial firms could use radioisotopes profitably. Continued reduction of radioisotope prices by the AEC should also encourage more widespread use.

In addition there are large potential markets for new isotope uses now only in the research or talking stage. Medicine and industry have only begun to think of possible uses. AEC Commissioner W. F. Libby feels that many new uses could be developed easily and immediately with equipment and techniques already in being.

Hazards are associated with radioisotopes as with all sources of radiation.

Medical uses of radioisotopes in diagnosis and therapy offer the least problem as they are in the hands of physicians familiar with the consequence of over-exposure. Radioisotopes used are of such low intensity as to be relatively harmless when taken internally; the body rids itself of most of them readily. Cobalt 60 teletherapy units raise many of the same problems as X-ray machines.

Strict Safeguards Imposed Against Hazards

Most radioisotopes used by industry are in so-called "sealed sources", designed to prevent the radioisotope from leaking out and contaminating the user. In practice this has proved to be a formidable task. As a precautionary measure manufacturers and users are required by the AEC to make periodic tests of most sealed sources. Of course, the worker using the sealed source must still be protected from the radiation emitted by the source. This is accomplished by using remote handling equipment and lead shielding coupled with strict procedures set forth in the terms of the AEC license. What few overexposures have occurred from sealed

sources, and they have been minor, have resulted from unauthorized personnel entering the area of unshielded sources when they have been left unattended through error. Strict employee practices and careful training are the answer to such hazards.

Radiation gauges used in industry are quite safe as they are stationary and have "built-in" protection. Radiation safety in the use of radioactive tracers is largely dependent on the use of short-lived isotopes, employed in such concentrations and in such manner that negligible quantities remain in the final product.

Radiation-Treated Materials Not Dangerous

The use of high-level radiation sources in industrial processes or for radiation sterilization of food requires installations with elaborate shielding, safety systems, highly trained workers and strict procedures.

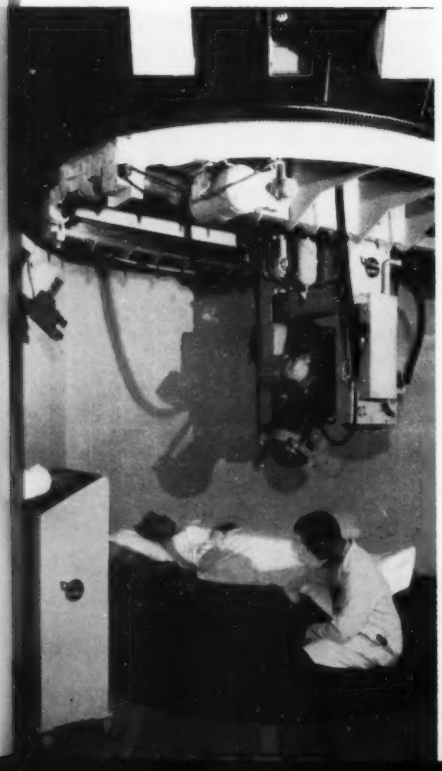
The principal hazard to the public from the industrial application of radioisotopes is the possible dissemination of radioactive materials outside of the controlled industrial area by the workers themselves. This could happen if a radioactive source were inadvertently left outside or carried home by a worker, or if some radioactive material got loose in the plant area and were carried out on the clothing or person of an employee. Incidents of these types have happened. There is no danger to the public from the materials exposed to the radiation, as in the case of cigarettes, as the materials themselves do not become radioactive.

In spite of the few cases of contamination outside of plant areas, the record has been excellent, superior in fact to the record of almost all other industrial operations. Twenty-five thousand persons in the U. S., outside of AEC facilities, handle radioisotopes and radiation in their daily work and there has not been a serious overexposure to either worker or the public.

Cases such as the Houston incident, mentioned earlier, will occur when procedures are not followed or when machinery malfunctions. They need not develop the public clamor and misunderstanding which that incident evoked if the public is properly educated about radiation. This is not only a function of U. S. and state governmental agencies; it is also the responsibility of the 1,400 industrial firms using radioisotopes, a number of which have embarked on public relations programs.

Radioisotope applications are well on their way to becoming the foremost peaceful use of atomic energy. They have already eased the suffering of millions of medical patients and are saving industrial firms in this country about one half billion dollars annually. Hopefully, some day the word "radioisotope" will become better known than the words "atomic bomb". ⊙

AEC



AEC

Atomic battery *(above)* using radiation from a radioisotope has power output, for months, equal to 1450 pounds of ordinary batteries.

In cobalt therapy *(left)* and in other ways radioisotopes are now used in treatment or in diagnosis of about a million patients yearly.

Atomic tag in interface facilitates separation of two products in overland pipeline. At Geiger signal, valve operator switches tanks.

California Research Corporation

"A NIGHT TO REMEMBER"

—a city that rose again

TWO OF HISTORY'S worst disasters make April forever memorable. For April, 1959, falls midway between the 50th anniversaries of the great San Francisco earthquake and fire, in 1906, and the sinking of the "unsinkable" Titanic, in 1912.

Both events fell well into the category represented in the second half—but not the first—of this axiom of mutual insurance: "Some of mankind's problems are foreseeable and can be prevented by proper precaution. Practically all of those which are unpredictable can be alleviated by insurance."

When 515 complete city blocks were burned out in the great three-day conflagration that followed the April 18 San Francisco quake, for example, it was insurance money which helped rebuild the city. Up to 1000 persons died, 225,000 were left homeless and 28,000 buildings were destroyed in that fire, the costliest in American history.

Total losses ran well in excess of half a billion dollars. It was difficult to determine what damage was caused by the earthquake, what by fire, and the problem was further complicated by the fact that many policies and records were destroyed or lost. But some 200 companies settled 100,000 claims totaling more than $225 million within a few months.

Just six months before the disaster, fire prevention engineers of the National Board of Fire Underwriters had surveyed the city's congested, low-lying business area surrounded by crowded frame residence districts and concluded that "San Francisco has violated all underwriting traditions and precedents by not burning up. That it has not done so is largely due to the vigilance of the fire department, which cannot be relied upon indefinitely to stave off the inevitable."

Residents finally took the warning to heart after the fire, and used insurance dollars with their own to turn the quake-prone city into one

Wide World

Earthquake and fire of 1906 destroyed San Francisco's $7 million city hall *(right)*. In 1957, its quake-resistant replacement *(above)* suffered no damage despite more than 60 quakes during one 24-hour period.

Wide World

Survivors pulled away from the sinking liner Titanic in this artist's conception of the great sea disaster of April, 1912. But there were too few lifeboats, and more than 1500 perished in the iceberg-infested ocean off the coast of Newfoundland.

of quake and fire resistant stone, steel and brick. Now, although 90 per cent of the country's earthquakes occur in California, sometimes at a rate of up to 60 in 24 hours, as happened in San Francisco in March, 1957, there seldom is major damage.

Lessons were learned, too, from the sinking of the Titanic, and much-needed reforms were made. That great 46,000-ton luxury liner—as high as an 11-story building, and four city blocks long—was on its maiden voyage when it struck an iceberg and sank in the North Atlantic the night of April 14, 1912.

"God himself could not sink this ship," a crewman reportedly had boasted to a passenger on boarding. And because nearly everyone else also believed that the giant of the sea was "unsinkable," there was just $5½ million of insurance on the Titanic. Most of it was held by European underwriters, $100,000 by an American company that pioneered in marine coverage, Atlantic Mutual.

The amount of insurance was niggardly for a ship built at a cost of more than £5 million, ornately furnished and decorated (its deluxe suites cost $4350 for a one-way crossing) and loaded with cargo valued at hundreds of thousands of dollars. There were oak beams and grand pianos, an expensive English car, 15,000 bottles of ale and stout, golf clubs and walnuts, and china for Tiffany's—not to mention the jewels and other personal valuables carried on board by the Astors and Guggenheims, Strauses and Wideners and other wealthy travelers who made up much of the passenger list.

The great ship and everything on board were lost. So were 1502 lives. The immensity of the tragedy roused public opinion, and resulted in some changes to safeguard sea travel. It was learned, for example, that the Titanic carried enough lifeboats for only half the persons on board—and even that was more than the number required by British regulations. Those regulations were changed. Thinking was reevaluated, too, on such things as using far northerly sea lanes in winter, and keeping a radio watch around the clock. The U. S. Coast Guard took on patrolling the North Atlantic for icebergs, and 14 nations shared the cost.

An average of 396 bergs are sighted and charted each season, the service reported recently. In 1957, the worst season in recent history, 897 were tracked.

Sea Still Defeats Most Modern of Warnings

With the development of radar and other modern warning and alarm devices, shippers again have tended to become overconfident about their fire- and sink-proof vessels. Some neglected to insure cargoes in the belief the ships couldn't go down; others sought big insurance rate cuts when radar was introduced. Rates were reduced somewhat, but insurance men's doubts have proved valid in such instances as the collision of the Andrea Doria and the Swedish ship Stockholm (both radar-equipped) in July 1956, and the loss of the Danish ship Hans Hedtoft January 30. Her radar apparently failed to detect an iceberg and she, too, sank in the North Atlantic, with 95 aboard, in a case tragically parallel to that of the Titanic.

So it's clear that icebergs and other "perils of the deep," like earthquakes and similar natural disasters, still are not foreseeable. But while scientists work to perfect ways to make them so, precautions can be and are being taken right along by foresighted shippers, property owners, insurers and others interested in loss prevention, to minimize damage and spread losses when they do occur. ⊙

OSHKOSH: Tops

Oshkosh Fire Department

Here is the nation's finest fire-safe city and how it got that way.

UP IN OSHKOSH, Wisconsin, they're making life fire-resistant "from the infant to the infirm."

That's how the city's enthusiastic fire-preventers—recently named first in the nation by the National Fire Protection Association—put it.

Infants are safer since the fire department began training 250 babysitters a year in fire prevention, alarms, escape, extinguishing and first aid.

The infirm—the sick, the old, the crippled in Oshkosh's seven hospitals and nursing institutions—are safer because of rigid fire codes and inspections, carefully worked out disaster plans, and the "buddy system" that's actually tested in drills, with attendants and the stronger patients helping the sicker ones to safety.

And between the two extremes, life is safer at home, at school, in stores, factories and offices because of the concerted efforts of the top-notch fire department and co-operative citizens in this city of 48,000.

Oshkosh recorded just one death owing to fire in 1958, and its property losses consistently run well below the national average. Because it and other Wisconsin cities work to keep losses down, the state's fire insurance rates are low in comparison with those of similar states. Oshkosh cut hers in half between 1937 and 1956.

To what does Oshkosh owe its fine record, and how did it win the national fire prevention prize over such populous contenders as Minneapolis and Philadelphia?

Community-wide participation, mainly, says Fire Chief Otto M. Stoegbauer. Leaders are Conrad Ben Pitcher, Chamber of Commerce executive vice president; public-spirited Lt. Cmdr. Charles C. Gibson, Commandant of the Oshkosh Naval and Marine Corps Reserve Training Center and the city's 1958 fire prevention committee chairman, and hard-working Chief Stoegbauer himself.

Under their program, fire prevention indoctrination comes as soon as children start school —and not only from their teachers. At Smith school, for example, prevention-conscious third graders worked up posters, pictures, stories and checklists, invited the first grade in, and proceeded to teach them everything they'd learned themselves!

Nearly 3,000 children prepared papers and scrapbooks for school fire prevention contests —with no prizes being offered at all. Carrying the anti-fire gospel home with them, the 9,000 youngsters in all 27 schools took checklists in hand and insisted that parents cooperate in eliminating fire hazards.

Not to be outdone by their children, Oshkosh women took up the fire prevention crusade. Under the sponsorship of the Chamber of Commerce women's division, they held a spring

Fire Prevention

A 286,000-pound mountain of old papers, boxes, rags and other combustibles was collected on Oshkosh's successful "Good Riddance to Bad Rubbish" Day. Volunteers hauled it to the dump for the giant supervised bonfire.

clean-up week climaxed by "Good Riddance to Bad Rubbish" Day. Oshkoshers hauled 286,000 pounds of combustible rubbish from their basements, attics and storerooms to be collected by helpful school children and 26 volunteer-manned trucks, then taken to the city dump for supervised burning.

Thirteen clubs and civic groups joined the Chamber in sponsoring fire prevention work. They gave money as well as hard work, so that the winning 1958 program ended up costing the fire department just $240.

Members of the insurance committee, one of 11 serving under Commander Gibson, began photographing such hazards as cars blocking hydrants and litter on fire escapes before calling police to have them removed. The *Daily Northwestern* ran the pictures under the accusing headline, "Who Dun It?"

Oshkosh homeowners gladly co-operate when firemen come around to inspect them at the rate of 3,100 a year. Fewer than 1 per cent turn down the inspection offer. Firemen found 1,296 hazards in one year's inspections; a recheck next time around showed 98 per cent had been corrected!

The 80 firemen make nearly 10,000 inspections a year. In addition, they invite a team of insurance inspectors to survey the city every five years or so. Representatives of 68 companies

Oshkosh Fire Department

High on a modern aerial ladder, an Oshkosh fireman helps extinguish the blaze at a "control burn" fire. The program last year safely rid the city of seven fields of ragweed and five buildings deemed health and fire hazards.

Oshkosh Fire Department

Training means doing, not watching, in Oshkosh. Here fireman teaches Sisters of the Sorrowful Mercy how to use fire extinguishers in case of emergency at city's Mercy Hospital.

participated last time, red-tagging any hazards they found. The fire department resurveyed later to see whether hazards had been corrected.

Every private home is inspected about once every three years, the 116 apartment dwellings four to six times a year. Each of the 700-odd businesses and industries is checked at least four times, schools a minimum of six times, including once during summer, every year.

Schools Commended for Fire Safety Measures

All of Oshkosh's new schools, including public and Catholic high schools now under construction, conform to Wisconsin's rigid fire-resistant construction laws for public buildings.

Stoegbauer says Oshkosh has never had a bad school fire, and he's "confident that we've done all that's humanly possible" to prevent one from getting started, or from taking any lives if it should.

The city has been recognized by the state industrial commission for having one of the "cleanest" school systems in Wisconsin. Its custodians' excellent housekeeping means there's no rubbish in basements or stairwells, little chance for gas, electric or other service failures to develop undetected and possibly start fires.

Wood was stripped from some older schools and replaced with brick, high-peaked roofs flattened, unused cupolas and attics knocked off schools to eliminate fire hazards.

Besides the six or more annual building inspections, 12 to 14 unannounced fire drills are held in each school during the year. Wisconsin law requires a minimum of 10. Every pupil is so indoctrinated that he knows and uses the designated escape route from any point in the building, wherever he happens to be—not just from his own home room or classroom. Handicapped pupils have all classes on ground floors only, and the "buddy system" insures their removal from the building by classmates handpicked for their strength and reliability.

Dormitories housing the 1,100 students at Oshkosh's Wisconsin State College are brick and fire-resistant. Fraternity and sorority houses are required to meet stiff standards, too.

Personnel of Oshkosh's seven nursing institutions and orphanage are trained in fire prevention and extinguishing. Big 265-bed Mercy Hospital feels it's prepared for fire or any other emergency with the comprehensive disaster plan drawn up by Sister M. Capistrana. Covering everything from nuclear decontamination to press relations, and from increasing capacity to 460 beds to turning the priests' garage into a morgue, if need be, the plan is "the finest I ever saw," Chief Stoegbauer said.

Boy Scouts also are trained to aid in a major fire or other disaster. They've drilled and dress-rehearsed (as when five local airplanes "buzzed" the city in a simulated enemy attack) until 350 of them, fully trained, can assemble within 20 minutes anywhere in town.

Oshkosh industries are fire-conscious, too. Six have their own fire brigades of 14 to 40 members, all fully trained in fire prevention, extinguishing and resuscitation. Two more brigades are to be organized this year. Nearly all major plants are sprinklered, and there are 4,860 fire extinguishers in town.

Fire prevention competition is encouraged by the Oshkosh Industrial Safety Council. Even within a plant it becomes a competitive thing; the 400 employes at a sash and door company, for example, hold drills and inspections once a month, pass a stuffed skunk around as the booby prize to the lowest-scoring department.

Oshkosh has always been a lumber town, and so wood creates a special class of hazards. One of the worst fires in the city's history, a 72-hour excelsior factory blaze that began on Thanksgiving Day 11 years ago, was caused by youngsters playing with matches under a pile of pulp logs stacked above ground to dry. That company now piles its wood on the ground—and has a fire brigade so effective that although the plant probably has more fires than any other in town, owing to the nature of its product, it has the least work for the fire department to do when it is called to put out a blaze.

Oshkosh's million-dollar capital improvement expenditures last year also added safety features to other businesses. Even so, there were some bad fires, and they pointed up the need for constant fire prevention education.

The greatest property loss last year, for example, was at an almost-completed commodity storage building. All possible fire-prevention measures had been observed during construction, Stoegbauer said, but a welder got to worrying about a weak beam one night, and went back alone after 5 p.m. to fix it. He fixed the

beam, but left a spark behind him. The fire was spotted about 2:45 a.m., did $212,000 damage before it was extinguished. That single blaze accounted for 62 per cent of Oshkosh's $342,000 fire loss in 1958, and raised its per capita loss rate from $1.73 in 1957 to $7.14, almost up to the national average of $7.82. Quite a disappointment for a city used to having a $1.50 to $3 per capita loss, compared with the national 10-year average of about $6.

Oshkosh's only fire death of 1958 occurred in an industrial fire too. It resulted from a boiler explosion in December—caused, Stoegbauer said, by carelessness.

City Fire Department Has Superior Record

An indication of the quality of the city's fire department is that all members know exactly where every sprinkler system and fire extinguisher in town is located—more thoroughly than in any other city, says a representative of one sprinkler firm. This year Chief Stoegbauer hopes to survey every high-value business building in Oshkosh for such things as escape exits, windows, number of employes and fire-fighting equipment, and then draw up a specific strategy for each to use in case of fire.

The fire department receives an average of 592 calls a year—more than 11 a week. About 140 are for fires, the rest for heart attack victims, swimming and boating emergencies along Lake Winnebago, and other services.

Eight fire trucks are available to answer the calls; each is replaced every 15 years, on the average, although the life span of a fire truck generally is considered to be 25 years. The city's alarm system is being switched over gradually to modern telephone alarm boxes.

Oshkosh taxpayers' outlay for fire protection: $400,000 last year—less than $10 per resident.

Taskmaster Stoegbauer, a veteran of 26 years in the department, makes sure the taxpayers get their money's worth, and more, from his men. They work 24-hour shifts every other day, study (everything from advanced fire-fighting to public relations) and give talks or demonstrations on their own time as well. They spend more time outside than they do in—making inspections, clearing snow away from hydrants, drilling at their daily fire school, investigating fires, and keeping records, including a "juvenile file" on potential troublemakers, which Chief Stoegbauer says "may help us catch an arsonist 10 years from now."

But firemen can still go from sound sleep to fire truck in 33 seconds when the chief pulls a test alarm in the middle of the night.

They perform many special tasks throughout the year, all aimed at preventing fires. At Christmas time, for example, they tag some 12,000 trees with safe-use precautions, patrol stores to enforce no-smoking regulations, and investigate all lights and decorations used in any public place, as they do throughout the year. Decorations for every school dance, for instance, must be approved by the department before the event can be held. After Christmas, trees are burned in the city incinerator. Oshkosh hasn't had a Christmas fire in more than 35 years.

"Control Burn" Rids City of Serious Fire Hazards

A successful new fire department service originated by the chief is its "control burn" program. Stoegbauer got the idea when an elderly widow called to ask his advice on having an old, unused, rat-infested chicken house torn down. He burned it for her.

Stoegbauer figures that in one control-burn operation, firemen can rid the city of both an unsightly fire or health hazard and an arson temptation, and get firefighting practice, as well. Their slogan: "Let us burn it for you; we can do it better."

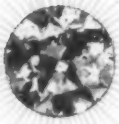
Far from being jealous or possessive about their ideas, Oshkoshers hope the control burn principle and any others they devise will be tried and used by other cities. They've already started their winning NFPA contest entry book on a display tour in the hope it will help other fire-prevention workers.

And as for Oshkosh—that 1958 award wasn't even cold yet when Stoegbauer, Gibson and Pitcher started calling their committees together to plan for '59. ⊙

INSURANCE DOES IT!

An ice fisherman sawing himself into a hole could be next. Insurance already has paid for the torn leg muscles of a fisherman who cut one hole, then another, and stepped into the first.

DIAMONDS—*Historical Makers of Security Secrets*



DIAMONDS, those precious engagement gems and lucky birthstones of this month of April, have inspired some of history's trickiest protective methods.

And some even trickier ones no doubt will be devised by the thousands of brides-to-be and April-born women who will come into possession of coveted diamonds of their own this month. In addition, they'll have the advantages of modern loss-prevention methods devised by jewelers and insurers, and insurance protection such as diamond owners of old never had.

In history, women of India, where all the famous diamonds of antiquity were found, dug deep, slender-hand-sized holes in their floors or walls to make hiding places for their gems, foiling man-sized would-be thieves. The fabled Evalyn Walsh McLean, late owner of the Hope diamond, stuffed that stone into the upholstery at night to protect it, it's said. And the King of Golconda, trying to conceal his riches from a Persian conqueror in 1687, packed them into 48 water casks and "disguised" them by pouring a little water in on the top of each cask. But one broke open, and the secret was out; the invaders smashed the others, and $47 million worth of jewels, coins and gold nuggets came gushing forth.

Scare techniques didn't work much better. The 199.6-carat Orloff diamond, for instance, reposed in the forbidding eye of an idol in a Brahmin temple in Mysore; it supposedly carried supernatural powers, and woe to him who touched it! But a daring French soldier, dis-

Some of the jewels from the late Evalyn Walsh McLean's 72-piece collection, sold at auction in 1949 for $700,000. Suspended on necklace are the famed blue Hope diamond, its 44 carats appraised at $176,920, and, below it, the 100-carat Star of the East, worth $185,000 and believed in hands of ex-King Farouk of Egypt, who hadn't paid all when he fled.

N. W. Ayer & Son, Inc.

The focal point of the glittering turn-of-the-century era was the Diamond Horseshoe of boxes in the Metropolitan Opera House, and not to be outdone by the patrons was singer Geraldine Farrar *(right)*. Here, circa 1912, she wears blazing diamond collar and diadem, a fine rope of rich oriental pearls, and a big jeweled ring on each of her fingers.

guised as a worshipper, stole it anyway, and fled. It passed through several owners, finally was bought by Prince Gregory Orloff for $450,000 as a gift for jewel-loving Catherine the Great of Russia, who had it mounted in the imperial sceptre.

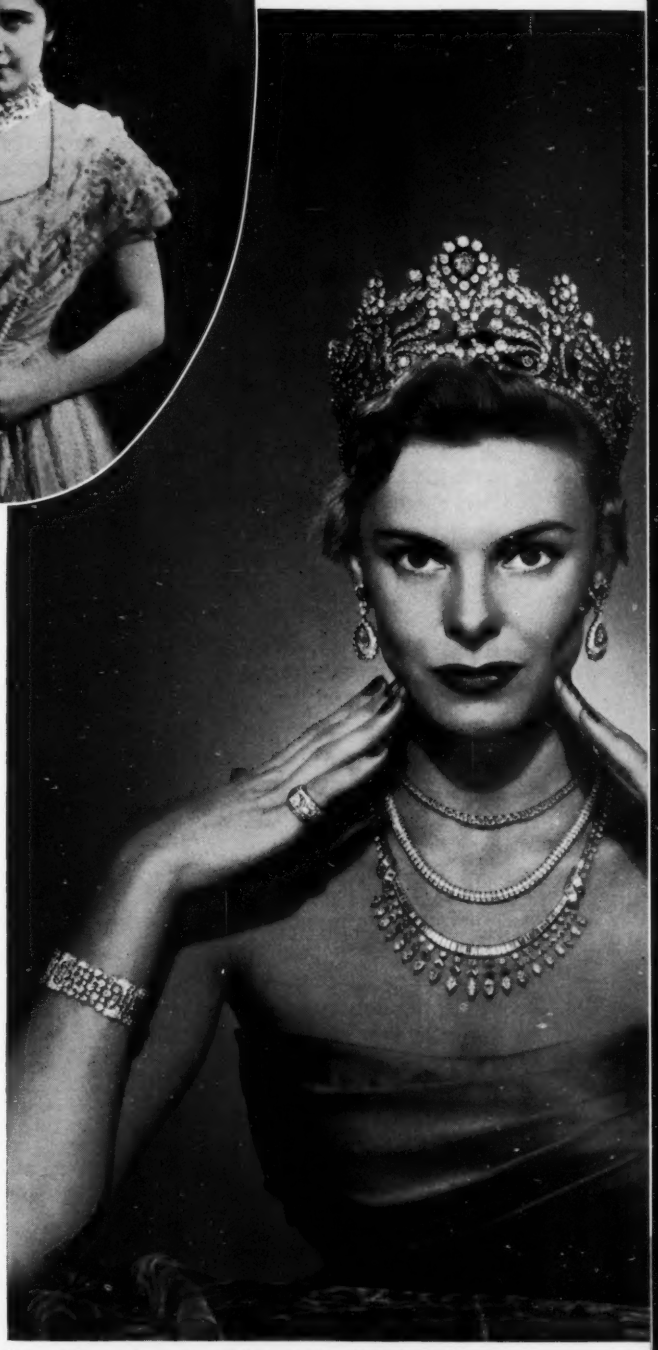
To thwart thefts, the Illicit Diamond Buying Act (I.D.B.) was passed by England in the early days of diamond mining in South Africa. Added precautions were taken with the establishment of compounds in which the native miners lived, with permission to leave only after they had been carefully searched, lest they slip out with a precious stone it took 250 tons of ore blasting, digging and screening to find. Despite threats of harsh punishment, however, there still were instances of miners sneaking out with diamonds hidden in their mouths.

Legends of doom were supposed to frighten people away from the famous Hope diamond, too, but they never seemed to keep anyone from wanting it. The so-called bad-luck diamond now rests peacefully in the Smithsonian Institution in Washington.

Gems, whether kept in museums, jewelry stores or other repositories, or worn by owners, models, celebrities or potential buyers, have always been in constant danger of loss or theft because they are so precious, so small and easy to conceal or misplace. About all that has changed is that, as insurance companies with their efforts at loss prevention have entered the gem picture, modern methods have replaced the colorful old techniques of safeguarding them.

Time-locked vaults are an example. Now, too,

N. W. Ayer & Son, Inc.



One of the most precious objects in New York is the butterfly diadem of the Empress Josephine (modeled above), French state treasure in the keeping of Van Cleef & Arpels. Dating from 1804, the diadem contains 1040 diamonds totaling some 280 carats, occasionally leaves the Fifth Avenue store to be worn by a society matron to a glamorous charity event befitting to the gems of the Empress.

there are highly developed burglary and robbery alarms and controlled admittance to gem dealers' establishments. There's a system of registering jewelry, listing the number and weight of stones, style and type of setting and other information. Some dealers keep photographic records, too, and there's even a new X-ray-type machine, the Di-A-Scope, which photographs a gem under microscope and strong light, then projects the picture, a thousand times magnified, on a screen to show with unquestionable accuracy the degree and position of the flaws which are as unique in a diamond as fingerprints are in a person. This gives both owner and insurer a permanent, positive "identification card" for every jewel, as well as aiding the accuracy of appraisals.

Jewelers last year paid more than $6 million for jewelers' block insurance policies, covering their entire stocks against loss, theft, fire, even such hazards as pennyweighting (substituting inexpensive look-alikes for real gems).

Guards add to the protection, of course, particularly at exhibitions and elegant affairs where many wealthy and bejeweled women are likely to be. Even so, nearly $21½ million in jewels and precious metals were stolen in interstate commerce alone in 1957, the FBI reported, with only 9 per cent recovered.

This points up the magnitude of the hazard insurance companies face in covering precious stones, and the reason premiums may be high. Because of the risk, many women used to wear copies of their jewels and leave the real ones in a vault; this is seldom done now, but valuable gems rarely are brought out more than a few times a year.

Some owners hold down insurance costs by having gems covered only while they're being worn. This complicates spur-of-the-moment wearing, of course. Mrs. Cortright Wetherill, of Philadelphia, for example, must not only go to the bank when she wants to wear the priceless Russian imperial diamonds and emeralds her financier-grandfather left her; she also has to call her insurance man at least 24 hours in advance so he can cable Lloyd's of London to put her policy into effect—at $150 per 24 hours.

Transporting of diamonds is considered as safe, or safer, by ordinary registered mail as by any other method. Even the largest diamond in history, the 3106-carat Cullinan, was packed in an ordinary little wood box—and insured for $1¼ million—when it was sent from the Transvaal to Amsterdam for cutting and to England as a 66th birthday present for King Edward VII. And St. Paul Fire and Marine Insurance Company underwrote a million-dollar policy on the mailing of the 726-carat Jonker diamond from South Africa to New York for cutting.

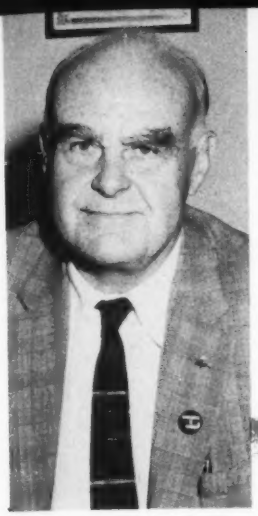
Risks Are High on Today's Engagement Gems

These gems, of course, represent the extreme in value. But the engagement rings which 80 per cent of American brides-to-be receive probably are greater risks because they are worn every day and thus are more easily lost or stolen; they're also easier to sell, reset or pawn than large, famous gems. And so jewelers advise buyers to insure them, no matter how modest their size, and to have them, and all jewels, reappraised periodically to see whether their value has gone up or down. Diamond prices rose about 6 per cent during 1958. Insurance coverage should be adjusted accordingly.

Fine quality one-carat diamonds now cost from nearly $600 to $1250, it's estimated. And although most of the engagement rings that will be received by 1½-odd million women this year probably won't be that big (even elegant Tiffany's "average" ring is just a .65-carat, $535 stone), they'll be just as prized by their owners as are the multi-million-dollar collections of the top gem owners in the country. And so as April birthstone and June bride months approach, insurance men the world over are readying the proper insurance policies and fountain pens, preparing to take over the security problem so worrisome to women of old. ⊙

INSURANCE DOES IT!

Bowling is so old its origins are prehistoric, but kegler fingers still get stuck in balls. Of many insurance claims, one paid an expert handcrafter for a dislocated right index finger.



J. Edwin Larson, veteran state administrator in a booming insurance market, 1958-59 secretary of NAIC, and former president.

CLOSE-UPS OF OUR COMMISSIONERS

FLORIDA'S LARSON

FOUR CENTURIES AGO, 1600 Spaniards landed near what is now Pensacola, Florida, in the first attempt to colonize the inviting southeast tip of the New World. Well equipped and supplied, they were optimistic about the future.

Unfortunately, they overlooked one item in insuring the success of their mission: they kept all of their food on shipboard—and a violent storm destroyed their larder. Their lack of insurance foresight doomed the settlement, and Phillip of Spain temporarily lost heart with Florida, a circumstance that later led to bloody battles with the French when the territory had to be re-secured in order to protect Spanish trade routes to the rich West Indies.

Since that historical hurricane, hundreds of others have ripped along the Florida Coast, occasioning many insurance services but not preventing the peninsula from fulfilling its lush promise.

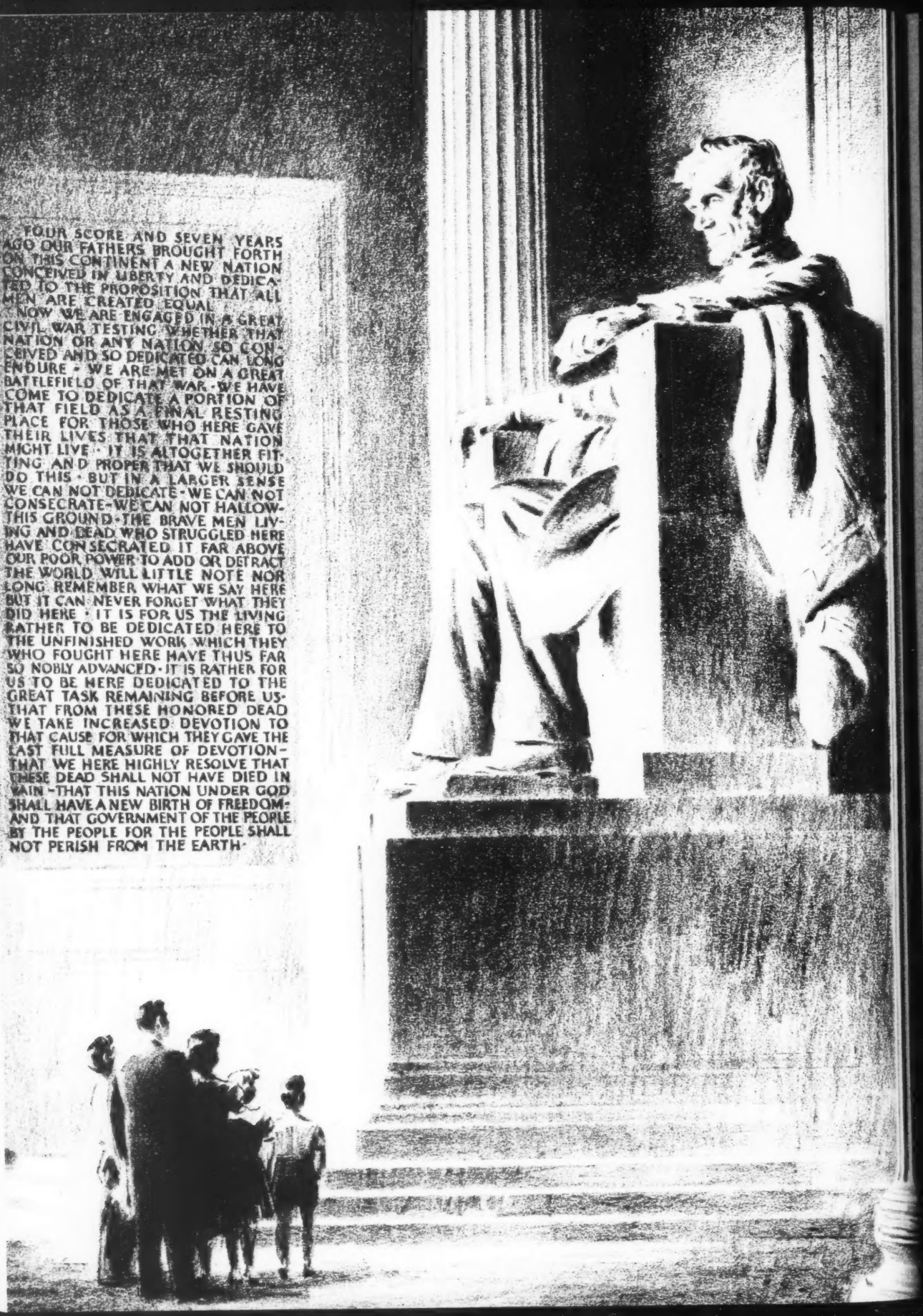
Today, the Sunshine State is in full economic bloom. Unlimited fresh water, an envious climate, a rapidly growing consumer market and a business-oriented tax structure underlie a surging economy that has been growing at roughly double the national rate for the past decade.

The state's insurance arm has grown muscles in keeping with industrial and commercial advances. Example: Since 1953, mutual fire and marine premiums have leaped by 41.6 per cent. Under the guidance of State Treasurer and Insurance Commissioner J. Edwin Larson, some 750 firms operating in Florida have seen annual net premiums more than triple in the past ten years, exceeding $637 million in the last departmental report. During the same period, state revenue from insurance has likewise multiplied, and currently amounts to more than $10 million annually.

A graduate of the University of Florida, Commissioner Larson was a high school principal and practiced law prior to a successful political career which included terms as a mayor, county commissioner, and a member of both state legislative houses. He was Florida district collector of internal revenue for six years before becoming state treasurer in 1941.

Long active in both professional and civic affairs, Larson is a past president of the national associations of insurance commissioners; state auditors, comptrollers and treasurers; and securities administrators. He is currently secretary-treasurer of the NAIC; has held numerous posts of responsibility as a Mason, is a Shriner and a past grand patron of the Order of Eastern Star. ⊙

Famed as a tourist mecca, Florida also leads the world in phosphate output, has a 1000-year reserve of this vital fertilizer.
Florida State News Bureau

FOUR SCORE AND SEVEN YEARS AGO OUR FATHERS BROUGHT FORTH ON THIS CONTINENT A NEW NATION CONCEIVED IN LIBERTY AND DEDICATED TO THE PROPOSITION THAT ALL MEN ARE CREATED EQUAL

NOW WE ARE ENGAGED IN A GREAT CIVIL WAR TESTING WHETHER THAT NATION OR ANY NATION SO CONCEIVED AND SO DEDICATED CAN LONG ENDURE · WE ARE MET ON A GREAT BATTLEFIELD OF THAT WAR · WE HAVE COME TO DEDICATE A PORTION OF THAT FIELD AS A FINAL RESTING PLACE FOR THOSE WHO HERE GAVE THEIR LIVES THAT THAT NATION MIGHT LIVE · IT IS ALTOGETHER FITTING AND PROPER THAT WE SHOULD DO THIS · BUT IN A LARGER SENSE WE CAN NOT DEDICATE · WE CAN NOT CONSECRATE · WE CAN NOT HALLOW · THIS GROUND · THE BRAVE MEN LIVING AND DEAD WHO STRUGGLED HERE HAVE CONSECRATED IT FAR ABOVE OUR POOR POWER TO ADD OR DETRACT THE WORLD WILL LITTLE NOTE NOR LONG REMEMBER WHAT WE SAY HERE BUT IT CAN NEVER FORGET WHAT THEY DID HERE · IT IS FOR US THE LIVING RATHER TO BE DEDICATED HERE TO THE UNFINISHED WORK WHICH THEY WHO FOUGHT HERE HAVE THUS FAR SO NOBLY ADVANCED · IT IS RATHER FOR US TO BE HERE DEDICATED TO THE GREAT TASK REMAINING BEFORE US · THAT FROM THESE HONORED DEAD WE TAKE INCREASED DEVOTION TO THAT CAUSE FOR WHICH THEY GAVE THE LAST FULL MEASURE OF DEVOTION · THAT WE HERE HIGHLY RESOLVE THAT THESE DEAD SHALL NOT HAVE DIED IN VAIN · THAT THIS NATION UNDER GOD SHALL HAVE A NEW BIRTH OF FREEDOM · AND THAT GOVERNMENT OF THE PEOPLE BY THE PEOPLE FOR THE PEOPLE SHALL NOT PERISH FROM THE EARTH ·